In re: Jody Cunningham Debtor Case No. 17-02875-JJT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5 User: karendavi Page 1 of 1 Date Rcvd: Jul 18, 2017 Form ID: 309I Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2017. Tafton, PA 18464-0094 rcle, Tampa, FL 33634-2413 PO Box 94, db +Jody Cunningham, 4909 Savarese Circle, 4945889 +Bankamerica, +McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 1400, 4945894 Philadelphia, PA 19109-1060 4945895 +Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jmartin@martin-law.net Jul 18 2017 18:45:55 John J. Martin, 1022 Court Street, Law Offices John J. Martin, Honesdale, PA 18431 +E-mail/Text: dehartstaff@pamdl3trustee.com Jul 18 2017 18:46:09 Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jul 18 2017 18:46:04 tr Hummelstown, PA 17036-8625 United States Trustee. ust. 228 Walnut Street, Suite 1190, Harrish EDI: CAPITALONE.COM Jul 18 2017 18:53:00 Harrisburg, PA 17101-1722 Capital One, 4945890 15000 Capital One Dr., Richmond, VA 23238 +EDI: CHASE.COM Jul 18 2017 18:53:00 Chase, 802 Delaware Ave, 10th Floor, 4945891 Wilmington, DE 19801-1370 4945892 EDI: IIC9.COM Jul 18 2017 18:53:00 IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378 4945893 E-mail/Text: camanagement@mtb.com Jul 18 2017 18:46:01 M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203 +E-mail/Text: Bankruptcies@nragroup.com Jul 18 2017 18:46:14 2491 Paxton Street, Harrisburg, PA 17111-1036 4945896 Natl Recover. +Fax: 407-737-5634 Jul 18 2017 18:54:35 4945897 Ocwen Loan, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 4945898 +EDI: WTRRNBANK.COM Jul 18 2017 18:53:00 Target National Bank, PO Box 673, Minneapolis, MN 55440-0673 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4945860 stat, Best Case, 170501, 091506, i

TOTALS: 1, * 0, ## 0

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2017 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
John J. Martin on behalf of Debtor Jody Cunningham jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net;r598
91@notify.bestcase.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:							
Debtor 1	Jody Cunningham			Social Security number or ITIN xxx-xx-5874			
	First Name	Middle Name	Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN			
				EIN			
United States Bankruptcy Court Middle District of Pennsylvania		rict of Pennsylvania	Date case filed for chapter 13 July 11, 2017				
Case number: 5:17-bk-02875-JJT							

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Jody Cunningham	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	PO Box 94 Tafton, PA 18464	
4.	Debtor's attorney Name and address	John J. Martin Law Offices John J. Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253–6899 Email: <u>imartin@martin-law.net</u>
5.	Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566–6097 Email: <u>dehartstaff@pamd13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831–2500 Date: July 18, 2017

For more information, see page 2

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

Debtor Jody Cunningham Case number 5:17-bk-02875-JJT

7. Meeting of creditors Debtors must attend the meeting to August 28, 2017 at 10:00 AM Location: be questioned under oath. In a joint Genetti Hotel, 77 East Market Street, Wilkes-Barre, PA 18701 case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. *** Valid photo identification and proof of social security number are required 8. Deadlines Filing deadline: October 27, 2017 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: November 26, 2017 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: January 7, 2018 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separatel If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation bankruptcy case hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 2